



Benefit Plan Open Enrollment Effective November 1, 2015

Welcome to Open Enrollment 2015

Tulalip Tribes is pleased to continue to offer a competitive benefits package for you and your family. After a thorough review of our benefit plans, we have decided that our best option is to renew benefits with our current insurance carriers.

This is your opportunity to make changes to your current benefit elections. Enrollment changes will be effective on November 1, 2015. Open Enrollment is the time during the year when you can review your benefit plan coverage and make changes to your elections, unless you experience a change in status event (ex. marriage, divorce, birth, adoption, loss of other coverage, etc.).

The open enrollment summary will give you an overview of the plans for the upcoming year. Please refer to the plan summaries for specific coverage information.

What's New?

We are pleased to announce that your contributions will be remaining the same for the 2015-2016 plan year. You are eligible for a \$50 monthly premium reduction if you completed the wellness program and are enrolled in the Gold or Platinum medical plans. If you are enrolled on the Bronze medical plan, you will receive a \$50 gift card to Tulalip Resort Casino for completing the wellness program.

We are changing our plan year to a calendar year plan effective 1/1/2016.

The following are the primary changes to our plans beginning November 1, 2015:

Medical / Vision:

- **Bronze Plan**
 - In-Network calendar year deductible for family increased from \$3,000 to \$4,500 and from \$6,000 to \$9,000 Out-of-Network. No change to the individual calendar year deductible.
 - In-Network calendar year out-of-pocket maximum increased from \$3,000 to \$4,000 for individual and from \$6,000 to \$12,000 for family
 - Naturopath services increased from 3 to 4 office visits per calendar year
- **Gold Plan**
 - In-Network calendar year out-of-pocket maximum increased from \$2,000 to \$3,000 for individual and from \$6,000 to \$9,000 for family.
 - Chiropractic services increased from 4 to 12 office visits per calendar year
 - Naturopath services increased from 3 to 12 office visits per calendar year
 - Vision hardware limit increased from \$200 to \$300 every 2 calendar years
- **Platinum Plan**
 - In-Network calendar year out-of-pocket maximum increased from \$1,500 to \$2,500 for individual and from \$4,500 to \$7,500 for family
 - Out-of-Network coinsurance lowered from 70% to 60%
 - Emergency room copay increased from \$150 to \$200 and then covered at 90% instead of 100%
 - Chiropractic services increased from 17 to 25 office visits per calendar year
 - Naturopath services increased from 15 to 25 office visits per calendar year

Other Plan Changes

- All copays including prescription drug copays, coinsurance and deductibles accumulate towards the In-Network out-of-pocket maximum
- No out-of-pocket maximum limit for out-of-network services which means you will continue to incur out-of-pocket expenses if you see out-of-network providers
- Vision contact lens fitting and exam subject to \$25 copay

Dental and Life Insurance – No Changes

Flexible Spending Account (FSA)

- The health FSA limit increased to \$2,550

What do I need to do?

- ✓ All current medical/vision and dental elections will automatically roll over. New enrollments forms are not required unless you are making changes.
- ✓ If you are adding/dropping a dependent or changing plans, please complete an HMA and/or Delta Dental enrollment form.
- ✓ If you are not making any changes to your medical elections, but need to update your life insurance beneficiary designation, please complete a Principal beneficiary form.
- ✓ If you need to update your beneficiary for your 401k plan, please contact Wells Fargo Retirement Services at 800-728-3123.
- ✓ Contact Joe Peoples from Peoples Benefit Solutions if you wish to make a new Flexible Spending Account (FSA) election. You must submit a new election to continue to participate as your current FSA elections will not roll over.

Please complete any necessary forms and submit to your Central Benefits Team by October 16, 2015.

New Hires - If no enrollment form is turned in to your Central Benefits Team by October 16, 2015, the medical and dental plan will default to the 100% employer-paid plan (Bronze Medical and Copper Dental Plans) for employee only coverage. This election will be in place until the December 2015 open enrollment unless a change in status event occurs allowing for benefit changes

Who can I go to if I have questions?

Member Service Information – Tulalip Tribes

Location	Contacts	Telephone	Email
TTT, TGO, QCV, RX Central Benefits Cathie Langan (Manager)	Amber Paluch	(360) 716-1457	centralbenefits@tulaliptribes-nsn.gov
	Candace Maxwell	(360) 716-5015	
	Doreen Muir	(360) 716-4357	
	Tamara Brushert	(360) 716-1536	
	Cathie Langan	(360) 716-1296	
Tulalip Gaming Agency	Gilla American Horse	(360) 716-2030	gillaa@tulaliptga.org

We also encourage you to contact the **Kibble & Prentice Benefit Resource Team**. The Benefit Specialists at Kibble & Prentice are experienced professionals and their primary responsibility is to assist you! Please see the enclosed benefit plan summary for contact information.

Benefit Resource Center (866) 4ourBRC (468-7272) 4ourBRC@kpcom.com